

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen P. Gunther
Vanessa I. Gunther
Debtors

Case No. 12-04600-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 51

Date Rcvd: Sep 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2017.

db #+Stephen P. Gunther, 42 Mason Street, Unit 1, Salem, MA 01970-2257
jdb #+Vanessa I. Gunther, 42 Mason Street, Unit 1, Salem, MA 01970-2257
4157728 +AES/AES EDAMERICA PUR, 1200 N 7TH ST, HARRISBURG, PA 17102-1419
4170444 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
4194761 +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
4157731 AT&T WIRELESS, 33 FAIRFAX VLG, HARRISBURG, PA 17112-9501
4157734 +BERKHEIMER TAX ADMINISTRATOR, PO BOX 995, BANGOR, PA 18013-0995
4222451 +Berkheimer Associates,, agent for L. Paxton Twp&Cent. Dauphin SD, 50 North Seventh Street, Bangor, PA 18013-1731
4157735 COMPUTER CREDIT INC., P.O. BOX 5238, WINSTON SALEM, NC 27113-5238
4166980 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
4157737 +FEDERAL LOAN SERVICING/PHEAA, P.O. BOX 69184, HARRISBURG, PA 17106-9184
4179604 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4157738 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN CT, SUITE B, RICHMOND, VA 23236)
4233270 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4157739 +HEALTH NOW, P.O. BOX 211034, EAGAN, MN 55121-2434
4157746 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION, HARRISBURG, PA 17120-0001
4157748 +MRS ASSOCIATES, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
4157749 +NATIONAL EDUCATION SERVICES, 200 W MONROE STREET, CHICAGO, IL 60606-5057
4173357 National Education Servicing, 200 W Monroe St., Ste. 700, Chicago, IL 60606-5057
4157752 PINNACLE HEALTH, PO BOX 2353, HARRISBURG, PA 17105-2353
4157753 +PLAZA RECOVERY, INC., 5800 NORTH COURSE DRIVE, HOUSTON, TX 77072-1613
4157756 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4157757 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754, HARRISBURG, PA 17108-1754
4157758 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

EDI: RECOVERYCORP.COM Sep 19 2017 19:03:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4157729 +EDI: GMACFS.COM Sep 19 2017 19:03:00 ALLY FINANCIAL, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901
4157730 EDI: CINGMIDLAND.COM Sep 19 2017 19:03:00 AT&T, P.O. BOX 246, ARTESIA, CA 90702-0246
4176346 +EDI: GMACFS.COM Sep 19 2017 19:03:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424, Roseville, MN 55113-0004
4165352 EDI: AIS.COM Sep 19 2017 19:03:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4179005 +EDI: ATLASACQU.COM Sep 19 2017 19:03:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
4157732 EDI: BANKAMER.COM Sep 19 2017 19:03:00 BANK OF AMERICA, PO BOX 15026, WILMINGTON, DE 19850-5026
4157733 EDI: BANKAMER.COM Sep 19 2017 19:03:00 BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998
4157736 +EDI: RCSDELL.COM Sep 19 2017 19:03:00 DELL COMPUTER/WEB BANK, P.O. BOX 81577, AUSTIN, TX 78708-1577
4237547 EDI: ECMC.COM Sep 19 2017 19:03:00 ECMC, P. O. Box 75906, St. Paul, MN 55175
4157740 +EDI: CITICORP.COM Sep 19 2017 19:03:00 HOME DEPOT/CITIBANK, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
4157741 EDI: IRS.COM Sep 19 2017 19:03:00 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4270384 EDI: RESURGENT.COM Sep 19 2017 19:03:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4172390 E-mail/Text: camanagement@mtb.com Sep 19 2017 19:08:17 M & T BANK, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221
4183810 E-mail/Text: camanagement@mtb.com Sep 19 2017 19:08:17 M & T Bank, P.O. Box 1288, Buffalo, New York 14240
4157743 E-mail/Text: camanagement@mtb.com Sep 19 2017 19:08:17 M&T BANK, P.O. BOX 1345, BUFFALO, NY 14240-1345
4157744 E-mail/Text: camanagement@mtb.com Sep 19 2017 19:08:17 M&T BANK, P.O. BOX 900, MILLSBORO, DE 19966
4157745 +E-mail/Text: camanagement@mtb.com Sep 19 2017 19:08:17 M&T BANK NA, 1 FOUNTAIN PLZ FL 4, BUFFALO, NY 14203-1495
4157747 +EDI: MID8.COM Sep 19 2017 19:03:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE, SUITE 200, SAN DIEGO, CA 92123-2255
4157750 E-mail/Text: bankruptcydepartment@tsico.com Sep 19 2017 19:08:36 NCO FINANCIAL SYSTEMS, INC., P.O. BOX 15618, WILMINGTON, DE 19850-5618
4157751 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2017 19:08:19 PA DEPARTMENT OF REVENUE, DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4157754 EDI: PRA.COM Sep 19 2017 19:03:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,
NORFOLK, VA 23502
4224876 EDI: PRA.COM Sep 19 2017 19:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4255136 +EDI: PRA.COM Sep 19 2017 19:03:00 Portfolio Recovery Assocs., LLC, POB 41067,
Norfolk, VA 23541-1067
4164571 EDI: RECOVERYCORP.COM Sep 19 2017 19:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4157755 EDI: NAVIENTFKASMSERV.COM Sep 19 2017 19:03:00 SALLIE MAE, P.O. BOX 9500,
WILKES BARRE, PA 18773-9500
4225193 +EDI: NAVIENTFKASMSERV.COM Sep 19 2017 19:03:00 SLM PC Trust, C/O Sallie Mae, Inc.,
220 Lasley Ave., Wilkes-Barre, PA 18706-1430

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P O Box 75906, St. Paul, MN 55175
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
cr* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067
4180002* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
4157742* INTERNAL REVENUE SERVICE, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2017 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
John F Goryl on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor M & T Bank ecfmaw@mwc-law.com
Marisa Myers Cohen on behalf of Creditor M & T Bank Mcohen@mwc-law.com
Robert E Chernicoff on behalf of Debtor Stephen P. Gunther rec@cclawpc.com,
jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Robert E Chernicoff on behalf of Joint Debtor Vanessa I. Gunther rec@cclawpc.com,
jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Thomas I Puleo on behalf of Creditor M & T Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Stephen P. Gunther**
First Name Middle Name Last Name
Debtor 2 **Vanessa I. Gunther**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-04600-RNO**

Social Security number or ITIN **xxx-xx-6627**
EIN --
Social Security number or ITIN **xxx-xx-9930**
EIN --

Order of Discharge

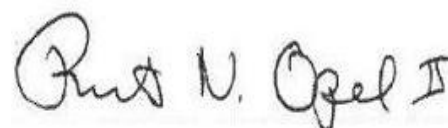
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen P. Gunther

Vanessa I. Gunther
fka Vanessa I. Moore

**By the
court:**

September 19, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.